

# Exhibit A

**EXHIBIT A – CURRICULUM VITAE**

**James H. Aronoff**

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***Professional Highlights***

Senior, deal-tested capital markets professional with 30 years of experience in all aspects of asset origination, servicing and finance markets, including senior management, capital raising, strategic planning, product development, trading, structuring, due diligence, sales, and negotiating transactions.

Diverse skills gained through experience as Chairman and CEO of finance company, senior investment banker, trader, attorney, and managing director of a major bond insurer.

Possess superior credit analysis, structuring, valuation and negotiation skills in connection with the origination, acquisition, management and disposition of performing, subperforming and distressed consumer, residential and commercial assets, including subprime loans.

Significant success in identifying market opportunities, designing start-ups and building profitable asset origination, acquisition and servicing operations. Effectively implemented new technology and personnel “team building” approaches to create successful working environments.

Creative and motivated leader with strong concern for both people and performance. Results oriented professional with acute awareness of overall organizational objectives. Broad background and experience enhances ability to anticipate and identify potential problems, and successfully adapt to changing priorities and market conditions.

***Professional Experience***

**Duff & Phelps, New York, New York** 2012 to Present  
**Managing Director**

Senior member of Financial Services Industry Dispute and Litigation Services group. Provide attorneys with technical and industry expertise to understand and evaluate all relevant issues. Assist clients by addressing business, due diligence, accounting and valuation issues within a potential dispute. Provide rigorous analyses based upon significant financial services industry knowledge and business acumen derived from decades of hands-on experience. Offer comprehensive support throughout all stages of an engagement, from assessment of facts and strategic options to expert testimony.

**MTGX, LLC, Katonah, New York** 2000 to Present  
**Managing Partner**

Founded and lead advisory firm specializing in providing capital markets solutions to small and medium sized specialty finance companies. In addition, the firm provides sophisticated and technical specialty finance expertise to larger

financial institutions on an out-source basis. Services offered by MTGX include: risk assessment and management strategies; portfolio valuation; analysis and evaluation of servicing and collection arrangements; expert witness testimony; new product development; operational due diligence; capital raising (equity or debt); and distressed portfolio resolution, remediation and disposition strategies. Representative clients include: CDC IXIS Capital Markets, Lehman Brothers Commercial Paper, Inc., Delta Funding Corp., Patriot Group, Houlihan Lokey Howard & Zukin and Old Colony Capital Corp.

**FCS Advisors, Inc., New York, New York**  
**Managing Director**

2009 to 2012

Provided full time senior leadership and strategic oversight to the advisory services and consulting business. Sourced and executed fee-based transactions. Services offered included a variety of strategy development, asset management and administrative services on behalf of clients who were typically stakeholders in portfolios of whole loans, securities or other structured products (particularly in the context of workouts). Recent engagements included: litigation support and dispute resolution, the creation and execution of remediation/liquidation strategies, management of wind-downs/liquidations, asset sales, data management, portfolio surveillance and oversight, re-packaging and/or "de-packaging" assets, independent valuations, due diligence and operational reviews of asset managers/vendors.

**Garnet Capital Advisors, New York, New York**  
**Managing Director, Structured Finance**

2005 to 2006

Directed and managed Garnet's Structured Finance Group, which provides valuation, liquidation and advisory services to stakeholders in structured transactions. The Group's primary focus is on distressed securities where the assets or transaction parties are underperforming. Garnet Capital Advisors is a New York based financial services firm that provides loan-sale advisory services to banks and other credit grantors, and capital-raising, merger and acquisition, and strategic advisory services to leading firms in the distressed debt-purchasing and specialty finance industries.

**Portfolio Reconnaissance Services, Inc., Shelton, Connecticut**  
**Founder and Principal**

2003 to 2004

Conceived, built and capitalized a start-up to provide investors and portfolio managers with the critical insight required for continuous improvement in asset performance. Portfolio Reconnaissance Services, or Recon, provides: transaction oversight and management, monitoring, consulting and analytics, expertise in evaluating and servicing loan portfolios, advanced risk mitigation techniques and value-driven, actionable intelligence. Recon's services support investors in whole loan portfolios and structured securities, including Asset Backed Securities (ABS), Residential Mortgage Backed Securities (RMBS) and Commercial Mortgage Backed Securities (CMBS). In 2004 Recon was sold to TA Associates, a private equity firm.

**FC Capital Corp., Valhalla, New York**  
**Chairman of the Board and Chief Executive Officer**

1997 to 2000

Raised \$20 million in equity capital and co-founded a home equity loan origination, acquisition and servicing company. Established multiple credit

facilities to finance inventory of loans and securities. Sold and securitized over \$500 million of subprime residential whole loans. Acquired Home First National, a retail loan originator. Articulated and implemented a strong credit and risk management culture. Introduced new technological approaches to building and supporting marketing, underwriting, investing and servicing capabilities. Sold to large, public financial services company in 2000.

**Nomura Securities International, Inc., New York, New York 1993 to 1997**  
**Managing Director, Fixed Income Structured Finance**

Built a business of financing, trading and underwriting non-traditional consumer and commercial assets. Senior manager responsible for all aspects of this multi-billion dollar operation, including daily P/L and balance sheet management, creation and implementation of annual business plans and operating budgets, long-term strategic planning, and all personnel matters, including hiring, evaluation and compensation issues. Business units included: subprime residential mortgage conduit; ABS/MBS trading desk; whole loan trading; asset-backed finance and warehouse group; and merchant banking operation. Also successfully liquidated a \$1 billion portfolio of distressed consumer, residential and commercial assets comfortably within projected timelines and proceeds estimates. Obtained Series 7, 12, 24 and 63 NASD licenses.

**Financial Security Assurance, Inc., New York, New York 1989 to 1993**  
**Managing Director and Senior Business Development Officer**

Developed market strategy, business plans and budgets for Residential Mortgage Group. Responsibilities included: risk evaluation, tracking competition, analyzing relevant markets and identifying profitable opportunities and niches. Devised new products and unique applications of existing products. Marketed, structured, underwrote, negotiated and closed numerous unusual and complex transactions, including many innovative and "first time" transactions for FSA. Personally responsible for transactions representing over \$3 billion aggregate par insured, which generated present value premiums in excess of \$50 million. Key contributor to enhancing the profitability of the Residential Mortgage Group from \$7 million of present value premium in 1989, to approximately \$20 million in 1992.

**Kidder Peabody & Co., New York, New York 1987 to 1989**  
**Vice President, Kidder Peabody Mortgage Capital Corp.**

Drafted and negotiated transaction documents relating to numerous structures, including servicing released and servicing retained whole loan purchases and sales and rated and unrated pass-through securities and CMOs, both with and without credit enhancement. Coordinated parties to transactions, including issuers, trading desk, sales force, rating agencies, insurers, lawyers, accountants and investors. Signatory authority with respect to all contracts, payments, borrowings and credit arrangements, including repurchase and reverse repurchase obligations, of Kidder Peabody Mortgage Capital Corp.

**Thacher Proffitt & Wood, New York, New York 1983 to 1987**  
**Associate Attorney, Mortgage Finance Department**

Structured a variety of real estate finance and secondary mortgage market transactions. Drafted and negotiated commitment letters, form documents, purchase, participation and servicing agreements and other related documents for

private purchases and sales in whole loan, participation or pass-through formats for a broad range of assets, including residential, commercial and multifamily loans. Participated in the preparation of the registration package and prospectus for numerous public transactions, including pass-through certificates, CMOs and REMICs.

### ***Education***

**Cornell Law School**, Ithaca, New York

*Juris Doctorate*, Specialization in International Legal Affairs

**Yale College**, New Haven, Connecticut

*Bachelor of Arts*, Dual Major in Economics and Political Science